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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/646,564	08/22/2003	Richard W. Schafcr	03-12413	9408
25189	7590	09/25/2007	EXAMINER	
CISLO & THOMAS, LLP 233 WILSHIRE BLVD SUITE 900 SANTA MONICA, CA 90401-1211			LIU, I JUNG	
ART UNIT		PAPER NUMBER		
3691				
MAIL DATE		DELIVERY MODE		
09/25/2007		PAPER		

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	Application No.	Applicant(s)
	10/646,564	SCHAFFER, RICHARD W.
	Examiner	Art Unit
	Marissa Liu	3691

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

1) Responsive to communication(s) filed on 04 September 2007.  
 2a) This action is FINAL.                            2b) This action is non-final.  
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

4) Claim(s) 1-36 is/are pending in the application.  
 4a) Of the above claim(s) 22-25 is/are withdrawn from consideration.  
 5) Claim(s) \_\_\_\_\_ is/are allowed.  
 6) Claim(s) 1-21 and 26-36 is/are rejected.  
 7) Claim(s) \_\_\_\_\_ is/are objected to.  
 8) Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

9) The specification is objected to by the Examiner.  
 10) The drawing(s) filed on \_\_\_\_\_ is/are: a) accepted or b) objected to by the Examiner.  
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).  
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
 a) All    b) Some \* c) None of:  
 1. Certified copies of the priority documents have been received.  
 2. Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

#### Attachment(s)

1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)	4) <input type="checkbox"/> Interview Summary (PTO-413)
2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)	Paper No(s)/Mail Date. _____
3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)	5) <input type="checkbox"/> Notice of Informal Patent Application
Paper No(s)/Mail Date _____. _____	6) <input type="checkbox"/> Other: _____

***Claim Rejections - 35 USC § 103***

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claims 1-14, 16, 18-20, 26, 28 and 32-35 are rejected under 35 U.S.C. 103(a) as being unpatentable over Katz, US Publication Number: 2002/0013767 A1 in view of Buchanan et al., US Patent Number: 5,950,179.

3. As per claim 1 or 16 or 26 or 32 or 35, Katz teaches a method for transferring funds, comprising:

establishing an account via a client coupled to a global network (¶ 0089);  
depositing funds into said account (¶ 0002; ¶ 0006; ¶ 0074); and  
withdrawing funds from said account (¶ 0094; ¶ 0149);

Katz does not teach:

wherein said account is secured by said deposited funds, but unsecured by credit information.

Buchanan et al. teaches:

wherein said account is secured by said deposited funds, but unsecured by credit information (abstract, column 1, lines 55-67 and column 2, lines 45-56).

Therefore, it would be *prima facie* obvious to one of ordinary skill in the art at the time the invention was made to add wherein said account is secured by said deposited

funds, but unsecured by credit information to the method of Katz because Buchanan et al. teaches that adding the feature helps to the customer has immediate access to credit card, the customer is more likely to make a deposit to retain the credit card and obtain the benefits of the secured credit card (column 2, lines 51-56).

4. As per claim 2, Katz and Buchanan et al. teach the method of claim 1 described above. Katz further teaches a debit card corresponding to said account (¶ 0006).

5. As per claim 3, Katz and Buchanan et al. teach the method of claim 1 described above. Katz further comprising verifying said deposited funds (¶ 0091).

6. As per claim 4, Katz and Buchanan et al. teach the method of claim 1 described above. Katz further teaches the method further comprising verifying said withdrawing of said funds (¶ 0091).

7. As per claim 5 or 20, Katz and Buchanan et al. teach the method of claim 1 or 16 described above. Katz further teaches wherein said establishing an account comprises:

establishing a login (¶ 0089-0091); and  
entering payor information (¶ 0089-0091); and  
providing payee information (¶ 0089-0091).

8. As per claim 6, Katz and Buchanan et al. teach the method of claim 5 described above. Katz further teaches wherein said entering said payor information does not include the payor's social security number (¶ 0091).

9. As per claim 7, Katz and Buchanan et al. teach the method of claim 5 described above. Katz further teaches wherein said providing said payor information does not include a credit card number of said payor (¶ 0091).
10. As per claim 8, Katz and Buchanan et al. teach the method of claim 5 described above. Katz further teaches wherein said providing said payee information does not include the payee's social security number (¶ 0091).
11. As per claim 9 or 28, Katz and Buchanan et al. teach the method of claim 1 or 26 described above. Katz further teaches wherein said client is a personal computer (¶ 0005).
12. As per claim 10, Katz and Buchanan et al. teach a method of claim 9 described above. Katz further teaches wherein establishing an account is accomplished remotely by a payor (¶ 0089).
13. As per claim 11, Katz and Buchanan et al. teach the method of claim 1 described above. Katz further teaches said establishing an account is accomplished at any client connected to a public accessible global computer network (¶ 0089).
14. As per claim 12, Katz and Buchanan et al. teach the method of claim 1 described above. Katz further teaches wherein said establishing an account is accomplished by a payor or a member merchant (¶ 0089).
15. As per claim 13 or 19, Katz and Buchanan et al. teach the method of claim 1 or 16 described above. Katz further teaches wherein said depositing funds is depositing currency, depositing via personal check, depositing funds from a debit card, depositing funds from a credit card, or transferring funds from another account (¶ 0051).

16. As per claim 14, Katz and Buchanan et al. teach the method of claim 1 described above. Katz further teaches said withdrawing funds is withdrawing funds by utilizing a debit card, utilizing an identification card, utilizing a pre-established credit card, transferring funds to another account, or obtaining currency from a member merchant (¶ 0091).

17. As per claim 18, Katz and Buchanan et al. teach the method of claim 16 described above. Katz further teaches wherein said account information comprises an account identifier (¶ 0091), personal identification number (¶ 0094), and amount of funds available (¶ 0138).

18. As per claim 33, Katz and Buchanan et al. teach a method of transferring funds, comprising:

remotely establishing an account having an account identifier and password, via a client coupled to a public accessible global computer network (¶ 0006; 0089; ¶ 0091; ¶ 0094) and

remotely funding said account by depositing money via a client coupled to a public accessible global computer network and thereby providing security up to the amount of money deposited in said account (¶ 0002; ¶ 0074; ¶ 0089);

withdrawing funds from said account from a remote location up to the amount deposited into said account by providing said account identifier and said password, wherein those funds requested are released to a person presenting said account identifier and password (¶ 0089; ¶ 0091; ¶ 0094; ¶ 0149).

Katz does not teach: unsecured account.

Buchanan et al. teaches unsecured account (abstract).

Therefore, it would be *prima facie* obvious to one of ordinary skill in the art at the time the invention was made to add unsecured account to the method of Katz because Buchanan et al. teaches that adding the feature helps customer to increase their credit limit (column 7, lines 36-42).

19. As per claim 34, Katz and Buchanan et al. teach the method of claim 33 described above. Buchanan et al. further teaches wherein remotely funding said unsecured account comprises transferring funds from another account to said unsecured account.

Therefore, it would be *prima facie* obvious to one of ordinary skill in the art at the time the invention was made to add wherein remotely funding said unsecured account comprises transferring funds from another account to said unsecured account to the method of Katz because Buchanan et al. teaches that adding the feature helps customer to increase their credit limit (column 7, lines 36-42).

20. Claims 15, 17, 21 and 36 are rejected under 35 U.S.C. 102(a) as being unpatentable over Katz, US Publication Number: 2002/0013767 A1, in view of Buchanan et al., US Patent Number: 5,950,179, further in view of Official Notice.

1. As per claim 15 or 21 or 36, Katz and Buchanan et al. the method of claim 1 or 16 or 33 described above. Katz does not teach wherein credit information is social security number, driver's license number, credit card number, date of birth, employer information, or bank account number.

Official Notice is taken that credit information is credit card number is old and well established in the business of fund transfer as a convenient way for user or merchant to obtain credit information. It would have been obvious to one having ordinary skill in the art at the time of the invention to have included credit information is credit card number to a method for fund transfer.

2. As per claim 17, Katz and Buchanan et al. teach the method of claim 16 described above. Katz further teaches wherein said withdrawing funds (¶ 0094; ¶ 0149).

Katz does not teach: includes obtaining currency from an automated teller machine.

Official Notice is taken that obtaining currency from an automated teller machine is old and well established in the business of banking as a convenient way for user to obtain money. It would have been obvious to one having ordinary skill in the art at the time of the invention to have included obtaining currency from an automated teller machine to a method for fund transfer.

5. Claims 27 and 29-31 are rejected under 35 U.S.C. 102(a) as being unpatentable over Katz, US Publication Number: 2002/0013767 A1, in view of Buchanan et al., US Patent Number: 5,950,179, further in view of Teveler et al., US Publication Number: 2001/0034663.

1. As per claim 27, Katz and Buchanan et al. teach the system of claim 26 described above. Teveler et al. further teaches comprising a database coupled to said

server, configured to store information utilized by said funds transfer application (¶ 0186-0187).

Therefore, it would be *prima facie* obvious to one of ordinary skill in the art at the time the invention was made to add a database coupled to said server, configured to store information utilized by said funds transfer application feature to fund transfer system of Katz because Katz teaches that adding the feature helps to secure, accurate, fast and cost effective electronic money transfers for financial transactions (¶ 0002 and ¶ 0005).

2. As per claim 29, Katz and Buchanan et al. teach the system of claim 26 described above. Teveler et al. further teaches wherein said server is a computer (¶ 0070).

Therefore, it would be *prima facie* obvious to one of ordinary skill in the art at the time the invention was made to add server is a computer to fund transfer system of Katz because Katz teaches that adding the feature helps to secure, accurate, fast and cost effective electronic money transfers for financial transactions (¶ 0002 and ¶ 0005).

3. As per claim 30, Katz and Buchanan et al. teach the system of claim 26 described above. Teveler et al. further teaches wherein said client and said server communicate via HTTP protocol (¶ 0029).

Therefore, it would be *prima facie* obvious to one of ordinary skill in the art at the time the invention was made to add wherein said client and said server communicate via HTTP protocol of Katz because Katz teaches that adding the feature helps to

secure, accurate, fast and cost effective electronic money transfers for financial transactions (¶ 0002 and ¶ 0005).

4. As per claim 31, Katz and Buchanan et al. teach the system of claim 26 described above. Teveler et al. further teaches wherein said network is a WAN, LAN, a public accessible global computer network, a wireless network, and a virtual wireless network (¶ 0025; ¶ 0075; ¶ 0082; ¶ 0097).

Therefore, it would be *prima facie* obvious to one of ordinary skill in the art at the time the invention was made to add teaches wherein said network is a WAN, LAN, a public accessible global computer network, a wireless network, and a virtual wireless network to the system of Katz because Katz teaches that adding the feature helps to secure, accurate, fast and cost effective electronic money transfers for financial transactions (¶ 0002 and ¶ 0005).

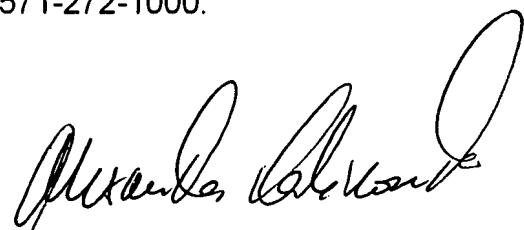
### ***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Marissa Liu whose telephone number is 571-270-1370. The examiner can normally be reached on IFP.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander G. Kalinowski can be reached on 571-272-6711. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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